

3 Questions to Ask Yourself



**What will my lifestyle
be in retirement?**



**How much money
do I need each month
– after taxes?**



**Where will I get
the money?**



Where Do **You** Fit In This Model?



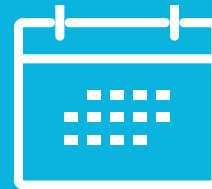
Live on Less



Save More



Earn More



Delay the Day



The Cost of Delaying





Goal: To retire with 70% of employment income at age 65.

Starting Age	% of Salary Needed to Save
Under 35	10%
35-45	15%
45-55	37%
Over 55	67%







Impact of Inflation

Future Value of \$1,000 with 3% Inflation

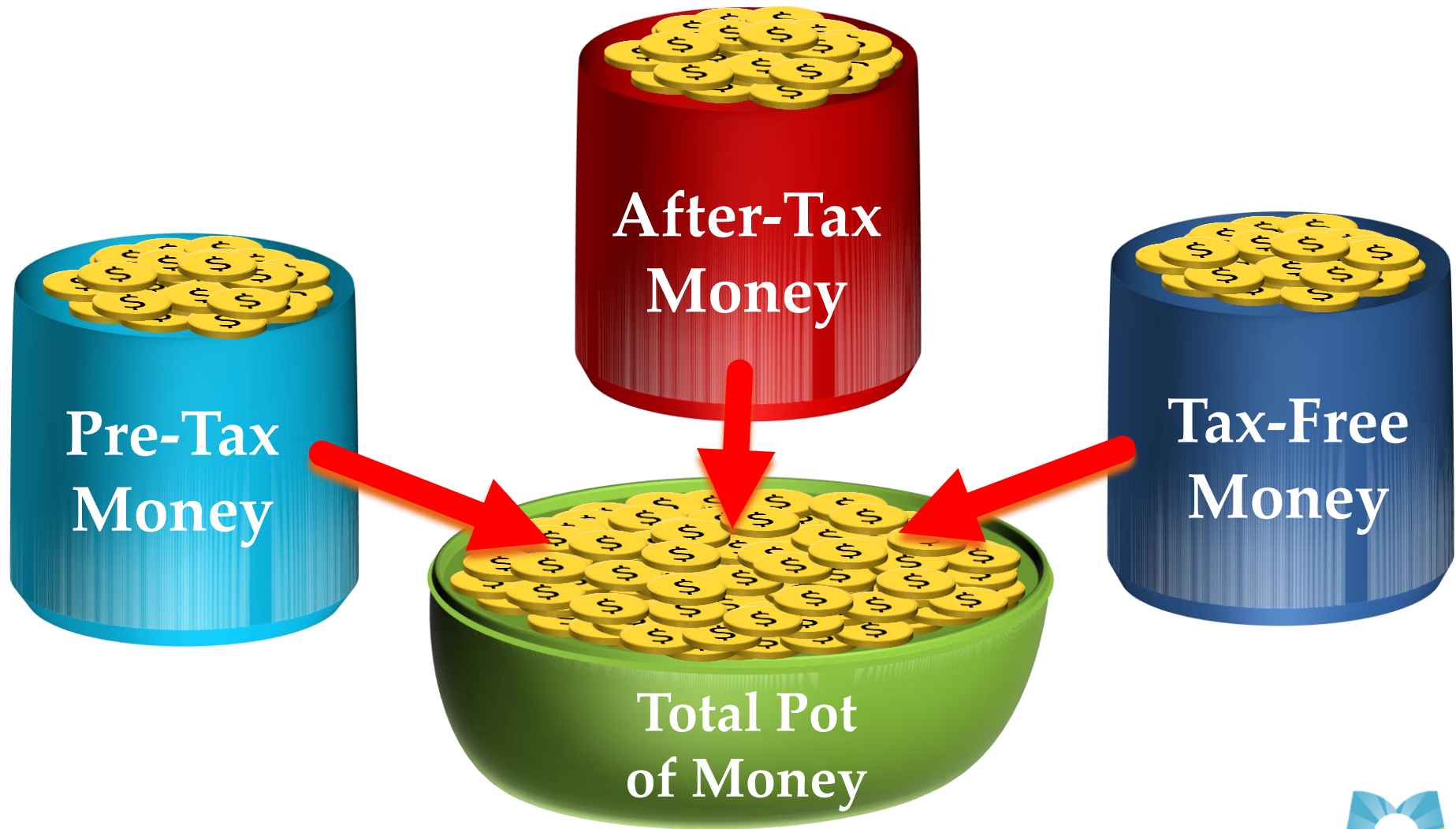
Today	In 10 Years	In 20 Years	In 30 Years
\$1,000	\$737	\$544	\$401
			

Impact of 3% Inflation on \$1,000 Over Time

Today	In 10 Years	In 20 Years	In 30 Years
\$1,000	\$1,344	\$1,806	\$2,427
			

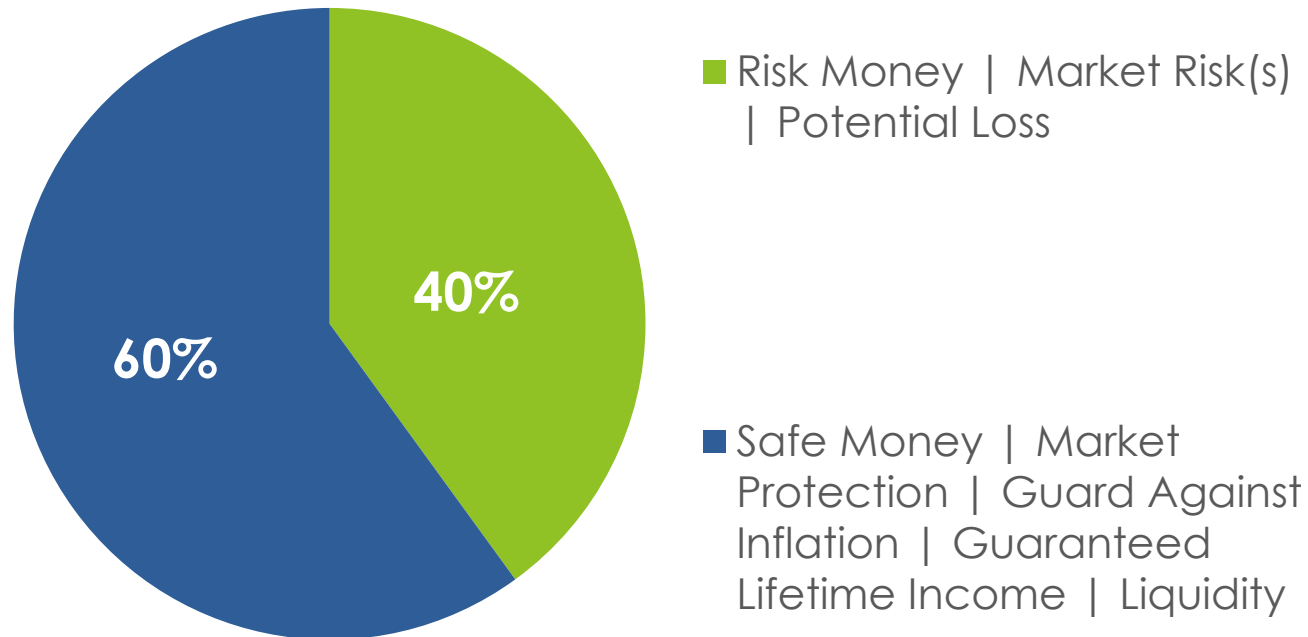


Diversify Your Assets To Be Tax-Wise



Rule of 100 Guideline

Rule of 100 Example for 60-Year-Old



How 'Stable' Is Your Retirement Portfolio?

- ▶ Does your strategy prioritize the protection of your accumulated money?
- ▶ Does it preserve it for future income?



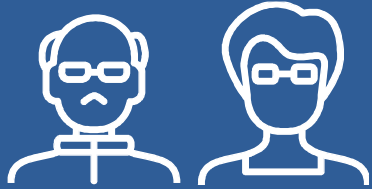
Poor Financial Choices

Before you decide, ask yourself...

Am I choosing vehicles for retirement
saving and/or income wisely?



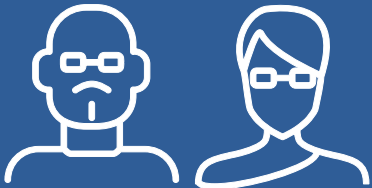
Health Costs in Retirement



65-year-old healthy couple's total healthcare costs in retirement: **\$363,946**



55-year-old healthy couple's total healthcare costs in retirement (starting at 65): **\$387,814**



65-year-old couple who lives TWO YEARS beyond average life expectancy = additional **\$37,423**



So, Where Are You?



1. Do you know what you want your retirement lifestyle to be?



2. Do you know how much money you will need each month – after taxes?



3. Do you know where you will get the money?



If you can answer the first question,
we can help you with the other two.

You just have to begin...



Thank You for Your Interest!

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